

2-2 2003

## INFORMATION DISCLOSURE CITATION

OMB No. 0651-0011

Docket No.	08521.0005	Appl. No.	09/492,133
Applicant	Robert POLIN		
Filing Date	January 27, 2000	Group:	2166

## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate

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## FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>an</i>	Understanding the ACH Network, Electronic Payments Review and Buyer's Guide, 2003, pages 10-21.

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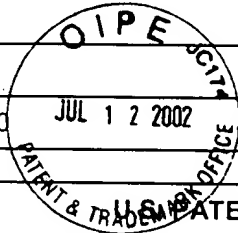
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GROUP 3000

Examiner	<i>Alexander Polin</i>	Date Considered	<i>11/13/03</i>
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## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	8521.0005-00	Appln. No.	09/492,133
Applicant	Robert POLLIN		
Filing Date	January 27, 2000	Group:	2166



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PATENT DOCUMENTS							
Examiner Initial*		Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS							
		Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
<i>PH</i>	Snigdha Prakash, "Putting the Payment on the PC," The Washington Post, March 30, 1992
<i>PH</i>	"Auto-Pay Introduces Dramatic New Collection Tool," Collection Agency Report, May 1992
<i>PH</i>	Arthur Middleton Hughes, "Your Check is in the Mail," Database Marketing Institute, downloaded from the Internet at < <a href="http://www.dbmarketing.com/articles/Art111.htm">http://www.dbmarketing.com/articles/Art111.htm</a> > on May 14, 2002.
<i>PH</i>	Priscilla Grant, "Software Allows Telemarketers to Charge Bank Accounts - Over the Phone!"
<i>PH</i>	Post card to TransWorld Systems
<i>PH</i>	Post card to Tri Cities Credit Service-WA
<i>PH</i>	Letter from Robert E. Pollin to Byrd & Forrest Collection Agency dated July 11, 1991.
<i>PH</i>	Letter from Robert E. Pollin to Doctors Credit Services, Inc. dated July 30, 1991.
<i>PH</i>	Schedule of Fees for Collection Agencies
<i>PH</i>	Check made payable to Berenger & Berenger
<i>PH</i>	Payment agreement for Berenger & Berenger

Examiner <i>Alfred J. Veltrop</i>	Date Considered <i>4/13/03</i>
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